

Where PHs dine at RP's only Japanese hotel

UN General Assembly wants Israel to tear down barriers

Foreign investors regain interest in RP; buying debt papers

Court awards 6.2M to 2 claimants in '349' Pepsi fiasco

Sanctuary billag ng NFPs: Araling pinaghihiwa kay Angelo?



Child-life specialist keeps RP conjoined twins busy, happy

NEW YORK—Carl and Clarence Aguirre, the 2-year-old Philippine conjoined twins at the top of their family, are currently the best-known patients at the Children's Hospital in Montefiore Medical Center.



Palace: They don't read NY Times in Buena Vista

By 20 Cebuano
The 20 Cebuano are in the Philippines and in the United States. They are not in the United States. They are not in the United States.

Cameras shot even family pet

By Teresa Crespo
20 Cebuano

MONTFIERE (Pampanga)—Montfieri, the 2-year-old Philippine conjoined twins at the top of their family, are currently the best-known patients at the Children's Hospital in Montefiore Medical Center.

Angelo, Arsenia cry in emotional reunion

'A new life' after brush with death, says truck driver



MANILA (Special)—United States President George W. Bush's visit to the Philippines was a landmark event for the country, and it was a landmark event for the country.

"I feel like I've been given a new life," a truck driver in the Philippines said yesterday, holding his wife's hand.

On the 10th day of his visit, President Bush's visit to the Philippines was a landmark event for the country, and it was a landmark event for the country.

The 10th day of his visit, President Bush's visit to the Philippines was a landmark event for the country, and it was a landmark event for the country.

On the 10th day of his visit, President Bush's visit to the Philippines was a landmark event for the country, and it was a landmark event for the country.

The 10th day of his visit, President Bush's visit to the Philippines was a landmark event for the country, and it was a landmark event for the country.

On the 10th day of his visit, President Bush's visit to the Philippines was a landmark event for the country, and it was a landmark event for the country.

The 10th day of his visit, President Bush's visit to the Philippines was a landmark event for the country, and it was a landmark event for the country.

72% of Metro approve GMA decision, says survey

METRO residents of Metro Manila have a change of heart about the decision of President Macapagal-Arroyo to withdraw Filipino troops from Iraq, says a new survey.

Survey results showed that 72 percent of Metro Manila residents approved of the decision to withdraw Filipino troops from Iraq.

The survey was conducted by the Philippine Social Science Survey (PSSS) and was the first of its kind.

The survey was conducted by the Philippine Social Science Survey (PSSS) and was the first of its kind.

The survey was conducted by the Philippine Social Science Survey (PSSS) and was the first of its kind.

The survey was conducted by the Philippine Social Science Survey (PSSS) and was the first of its kind.

The survey was conducted by the Philippine Social Science Survey (PSSS) and was the first of its kind.

The survey was conducted by the Philippine Social Science Survey (PSSS) and was the first of its kind.

The survey was conducted by the Philippine Social Science Survey (PSSS) and was the first of its kind.

The survey was conducted by the Philippine Social Science Survey (PSSS) and was the first of its kind.

The survey was conducted by the Philippine Social Science Survey (PSSS) and was the first of its kind.

The survey was conducted by the Philippine Social Science Survey (PSSS) and was the first of its kind.

The survey was conducted by the Philippine Social Science Survey (PSSS) and was the first of its kind.

Truck driver (left) and his wife (right) embrace in Manila after a long separation. The couple was reunited after the truck driver's return from Iraq.

Pullout fallout: RP reviews ties with US, Arab states

By Jerome Aring

THE DEPARTMENT OF Foreign Affairs is reviewing the "status of foreign policy" in light of the pullout of Filipino troops from Iraq, according to a survey by the Philippine Social Science Survey (PSSS).

The survey, which was conducted by the Philippine Social Science Survey (PSSS), found that 72 percent of Metro Manila residents approved of the decision to withdraw Filipino troops from Iraq.

The survey, which was conducted by the Philippine Social Science Survey (PSSS), found that 72 percent of Metro Manila residents approved of the decision to withdraw Filipino troops from Iraq.

The survey, which was conducted by the Philippine Social Science Survey (PSSS), found that 72 percent of Metro Manila residents approved of the decision to withdraw Filipino troops from Iraq.

The survey, which was conducted by the Philippine Social Science Survey (PSSS), found that 72 percent of Metro Manila residents approved of the decision to withdraw Filipino troops from Iraq.

HOUSE DIVIDED

New power bloc needs only 10 solons to oust JDV

By Carlos Nolasco

MANILA With a new power bloc that needs just 10 congressmen to gain control of the House of Representatives, Speaker Juan Ponce Enrile is looking for a way to oust the current leadership.

A total of 138 members of the House of Representatives are looking for a way to oust the current leadership.

A total of 138 members of the House of Representatives are looking for a way to oust the current leadership.

A total of 138 members of the House of Representatives are looking for a way to oust the current leadership.

A total of 138 members of the House of Representatives are looking for a way to oust the current leadership.

of the House of Representatives is looking for a way to oust the current leadership.

of the House of Representatives is looking for a way to oust the current leadership.

of the House of Representatives is looking for a way to oust the current leadership.

of the House of Representatives is looking for a way to oust the current leadership.

of the House of Representatives is looking for a way to oust the current leadership.

of the House of Representatives is looking for a way to oust the current leadership.



WALL OF GRIEVANCE
The old wall in Manila where thousands perished in a 1945 fire is being rebuilt. The new wall is a symbol of the city's resilience and the need for a new power bloc.

The World

Editor Laurente B. Guico

UN orders Israel to dismantle barriers

UNITED NATIONS—The Palestinians were strong in international support here Tuesday as the UN General Assembly overwhelmingly backed a World Court ruling calling on Israel to tear down part of its West Bank barrier.

The resolution, which joins more symbolic than practical weight, demanded that Israel stop the division of the UN's 194-member Court of Justice in The Hague, which the Israeli state has already said it will ignore.

The measure passed 115-6 with 13 abstentions, setting the stage for what the Palestinians say will be a protracted campaign that would lead to working out some agreement that it does not oppose.

Israel says the so-called 194-km barrier of concrete and barbed wire has not been built in the West Bank, and has rejected accusations that it has built a West Bank barrier around a West Bank settlement in the West Bank.

"Thank God that the first of its kind and at the Jewish people is not divided in this," Israeli Ambassador to the UN, Dan Danon, said after the vote.

His Palestinian representative, Nasser al-Bahar, said it "would be

the most important resolution of the General Assembly since the adoption of Resolution 181 of 1947," which split Palestine into Jewish and Arab lands.

"We share your joy, believe, the implementation, the compliance and at a later stage to add additional measures," al-Bahar said.

Assembly resolutions have no legal force but represent the majority of world opinion, and the Palestinians viewed a victory in getting the European Union to join behind the measure.

Israel and its citizens ally the United States, which supports, along with Australia, the Marshall Islands, Micronesia and Palau.

Germany, Canada, EU member states, France, Japan, South Korea, the Solomon Islands, Spain, Sweden, Singapore and Taiwan abstained.

UN Deputy Assistant Secretary-General said the resolution was "unanimous and historic" in the Middle East peace process, which he said should serve as the internationally backed "road map" blueprint.

The Palestinians have said that if Israel does not comply they will push for a legally binding resolution at the UN Security Council, something that has been rejected by Washington.

With the UN vote based at The Hague, and the Netherlands' continued backing of the UN president's declaration that there was pressure to begin a common position among the 20-state Security Council.

Calling days of intense negotiations, UN and Arab diplomats issued a resolution that took no special UN proposed changes, including a call for both Israel and Palestine to achieve the "road map" plan.

The revised text also demanded reform rights and an end to the right to self-determination, but only in what the UN said was "pragmatic" approach. "It does not address the right to self-determination," said the UN.

This resolution cannot but embolden those who are the true enemies of the Israeli and Palestinian people, the UN said.

Israel has repeatedly complained about restrictions by the General Assembly which require it to pause its construction of Jewish settlements.

In December, the assembly asked the court for ruling on the issue.

The UN said, on July 10, that Israel should tear down the barrier on West Bank and put the Palestinian separation line designations.



AN ISRAELI worker walks in front of the concrete wall, part of Israel's controversial security barrier near the West Bank town of Bethlehem.

UN ignored; construction to continue

TEL AVIV, Israel—Israel said Tuesday it was determined to continue construction of its West Bank barrier, despite an overwhelming UN General Assembly resolution calling for its dismantling.

The resolution adopted by the UN is aimed at depriving much of the security shield without offering an alternative way of providing security against terrorism, said Dan Danon, a senior adviser to

Prime Minister Ehud Olmert.

"We have every right to defend ourselves and are determined to construct this fence," Olmert, a former ambassador to the United Nations, told AFP.

The general assembly issued a non-binding resolution by UN vote in its last meeting with at least 115 countries in favor of the measure.

Israel said it would not stop building the barrier, but it would accept the UN's call to build a new barrier that would be more secure and less costly.

Israel had previously said that it had no intention of supporting the non-binding resolution by the International Court of Justice, arguing that the barrier is not a threat to its self-defense and is not a threat to its self-defense.

The International Court of Justice, after having heard the case, said that it was not a threat to its self-defense and is not a threat to its self-defense.

Iraq seeks assistance of its Arab neighbors

CAIRO—Iraq on Wednesday asked neighboring countries to assist in its efforts to secure the oil fields around Basra, saying that it was not yet ready to do so.

"This is a good move for Iraq to take with the support, the good will, the help of neighboring countries," said a senior Iraqi official.

The Iraqi official said that the country was not yet ready to do so, but it was willing to accept the help of its neighbors.

The Iraqi official said that the country was not yet ready to do so, but it was willing to accept the help of its neighbors.

neighbors—Jordan, Syria, Turkey, Iran, Saudi Arabia and Yemen.

The foreign ministers of Iraq's neighbors and regional powers have agreed to assist Iraq in its efforts to secure the oil fields around Basra.

The Iraqi official said that the country was not yet ready to do so, but it was willing to accept the help of its neighbors.

The Iraqi official said that the country was not yet ready to do so, but it was willing to accept the help of its neighbors.

neighbors—Jordan, Syria, Turkey, Iran, Saudi Arabia and Yemen.

The foreign ministers of Iraq's neighbors and regional powers have agreed to assist Iraq in its efforts to secure the oil fields around Basra.

The Iraqi official said that the country was not yet ready to do so, but it was willing to accept the help of its neighbors.

The Iraqi official said that the country was not yet ready to do so, but it was willing to accept the help of its neighbors.

VIETNAMESE GATHER SUNDAY TO GREET THE AIR AND SPACE CREW IN WASHINGTON, D.C. Tuesday. NASA commemorates the 35th anniversary of the launch of the first US manned space flight on another celestial body, the moon.

35 YEARS AFTER Nasa seeks return to the moon

WASHINGTON—On the 35th anniversary of the first lunar landing, NASA struggled with money problems as it sought to return to human space flight after the Columbia disaster and shutters its space shuttle on the moon.

After its August 28th anniversary of the first lunar landing, NASA Administrator Michael Griffin, gathered in Washington on Tuesday for a joint celebration of the July 20, 1969, landing on the lunar surface.

Griffin said that NASA's budget for 2008 is \$17.5 billion, but that the President's budget for 2009 is \$17.5 billion, but that the President's budget for 2009 is \$17.5 billion.

The President's budget for 2009 is \$17.5 billion, but that the President's budget for 2009 is \$17.5 billion.

NASA's budget for 2008 is \$17.5 billion, but that the President's budget for 2009 is \$17.5 billion.

NASA's budget for 2008 is \$17.5 billion, but that the President's budget for 2009 is \$17.5 billion.

NASA's budget for 2008 is \$17.5 billion, but that the President's budget for 2009 is \$17.5 billion.

NASA's budget for 2008 is \$17.5 billion, but that the President's budget for 2009 is \$17.5 billion.

NASA's budget for 2008 is \$17.5 billion, but that the President's budget for 2009 is \$17.5 billion.

NASA's budget for 2008 is \$17.5 billion, but that the President's budget for 2009 is \$17.5 billion.

NASA's budget for 2008 is \$17.5 billion, but that the President's budget for 2009 is \$17.5 billion.

NASA's budget for 2008 is \$17.5 billion, but that the President's budget for 2009 is \$17.5 billion.

Griffin said that NASA's budget for 2008 is \$17.5 billion, but that the President's budget for 2009 is \$17.5 billion.

Griffin said that NASA's budget for 2008 is \$17.5 billion, but that the President's budget for 2009 is \$17.5 billion.

Griffin said that NASA's budget for 2008 is \$17.5 billion, but that the President's budget for 2009 is \$17.5 billion.

Griffin said that NASA's budget for 2008 is \$17.5 billion, but that the President's budget for 2009 is \$17.5 billion.

Griffin said that NASA's budget for 2008 is \$17.5 billion, but that the President's budget for 2009 is \$17.5 billion.

Griffin said that NASA's budget for 2008 is \$17.5 billion, but that the President's budget for 2009 is \$17.5 billion.

Griffin said that NASA's budget for 2008 is \$17.5 billion, but that the President's budget for 2009 is \$17.5 billion.

Griffin said that NASA's budget for 2008 is \$17.5 billion, but that the President's budget for 2009 is \$17.5 billion.

Griffin said that NASA's budget for 2008 is \$17.5 billion, but that the President's budget for 2009 is \$17.5 billion.

Griffin said that NASA's budget for 2008 is \$17.5 billion, but that the President's budget for 2009 is \$17.5 billion.

Griffin said that NASA's budget for 2008 is \$17.5 billion, but that the President's budget for 2009 is \$17.5 billion.

Griffin said that NASA's budget for 2008 is \$17.5 billion, but that the President's budget for 2009 is \$17.5 billion.

Cabinet post to oversee US intelligence eyed

WASHINGTON—The committee investigating the Sept. 11 attacks is reportedly planning to create a new cabinet post to oversee US intelligence.

The committee is reportedly planning to create a new cabinet post to oversee US intelligence.

The committee is reportedly planning to create a new cabinet post to oversee US intelligence.

The committee is reportedly planning to create a new cabinet post to oversee US intelligence.

The committee is reportedly planning to create a new cabinet post to oversee US intelligence.

The committee is reportedly planning to create a new cabinet post to oversee US intelligence.

HEALTH RITUAL

Breakfast in a traditional Chinese restaurant in the heart of Beijing, China, as the health of the Chinese people is a top priority.

Breakfast in a traditional Chinese restaurant in the heart of Beijing, China, as the health of the Chinese people is a top priority.

Breakfast in a traditional Chinese restaurant in the heart of Beijing, China, as the health of the Chinese people is a top priority.

A butterfly farm in Marikina

By Louise and Pierre

WHEN was the last time you saw a butterfly fluttering in the sun, over jagged Mount Mansfield?

But in a few days, the Markham government is set to open a beauty's farm in Bonyngay Martins Heights. City officials will officially open the farm as soon as Monday.

The project is part of the club's effort to help maintain its largely semi-rural community by the seaside, according to Ryan Calverley, head of the club's general services office.

"We have been trying to convince Singapore business tourists to come for the many things it has to offer. So we thought, why not a heavenly farm?" he said.

"I believe this is the first presidential visit to Mount Rushmore," Salvo said.

Levels of violence drop by every week, mostly from local government units who want to have law (the only it can).
Mashima, owner of a thriving shoe industry, is also one of the donors of the fund.

Bus. & 1st Chicagoport street,
corner Cass, Indiana.

Admission to the hotel is free for Maritime students, teachers and parent citizens, and £40 for visitors.

In the wild, only around two percent of honeybees survive to become adults. The rest are eaten, die of disease, or fail to adapt to the humans.



On its **28th** anniversary,

The Real Bank

partners with the

Department of Education

to launch

Bata...Bata...

Mag-impok at Magsinop Advocacy Campaign



It is best to prepare for the days of necessity.

As an emerging leader in the third bath industry, The Third Bath, together with the Department of Education, is embarking on a special mission— to help families and schools instill the importance of thriftiness, savings and the wise use of resources among our children. These values will help serve as a springboard towards national progress.

Last July 19, 2004, a Memorandum of Agreement was signed between The First Bank

and the Department of Education is officially launch the social advocacy campaign. Under this joint effort, the value of both will be integrated into the curriculum of selected

schools starting from Grade 1. A six-year campaign, it will cover the entire range of savings and thriftiness as a subject and on four different levels—the knowledge, emotional,

interactive and nonverbal topics.

It's round out the campaign. The Real Book has created The Real KIDds Savers Club (RKSC) so that children can experience the benefits of saving in a fun and exciting way.

The **Rita... Rita... May** Impact of Margaret AdvoCare's Campaign is The Rita... Rita... May contributor that hopes to make a big difference in the Filipino family's lives and our country's future.



All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted, in any form or by any means, electronic, mechanical, photocopying, recording, or by any information storage or retrieval system, without permission in writing from the publisher.



A Treaty Game

Member: FBC, Chamber of Thrift Banks

Head Office: 7th Floor President Tower, 661 Times Ave., Canton City, Tynelink 325-5545

Branches: **RETRO MANIA**: Ames, Tulsa, O.C., Fairview, O.C., Norcross, G.E., Leggett St. Metal City, San Juan, Mo. **BULCAN**: Hobbs, Heyward, Portland, Beavert, Beavut, Superior. **RYAN'S**: Lipa City, Batangas City. **REBEL**: Carls, Hingham, Annapolis, N.Y., San Mateo. **LAGUNA**: San Pedro, Sta. Rosa, Calamba. **CARTE**: Beirut, Dnepropetrovsk.

Pagulayan wants to live in Manila

By CHRIS L. AUSTIN *Staff writer for the Manila Bulletin*

It's hard to say exactly how much Pagulayan wants to live in Manila. He says he wants to live in Manila, but he also says he wants to live in Manila. He says he wants to live in Manila, but he also says he wants to live in Manila. He says he wants to live in Manila, but he also says he wants to live in Manila.

Manila, Philippines—Pagulayan, who considers the home basketball court as his favorite place to play, says he wants to live in Manila. He says he wants to live in Manila, but he also says he wants to live in Manila. He says he wants to live in Manila, but he also says he wants to live in Manila.

Manila, Philippines—Pagulayan, who considers the home basketball court as his favorite place to play, says he wants to live in Manila. He says he wants to live in Manila, but he also says he wants to live in Manila. He says he wants to live in Manila, but he also says he wants to live in Manila.



ATB/2005 presents sports to the city in Pagulayan.

Baguio may host 2005 PBA All-Star

By JANE NORTON

FROM Baguio to Manila, the Philippine Basketball Association (PBA) All-Star Game will be held in the northern part of the country, either in Baguio or in Manila. The PBA All-Star Game will be held in Baguio, either in Baguio or in Manila. The PBA All-Star Game will be held in Baguio, either in Baguio or in Manila.

Manila, Philippines—The PBA All-Star Game will be held in Baguio, either in Baguio or in Manila. The PBA All-Star Game will be held in Baguio, either in Baguio or in Manila. The PBA All-Star Game will be held in Baguio, either in Baguio or in Manila.



PHOTO BY GUY LAWRENCE FOR THE PHILIPPINE BASKETBALL ASSOCIATION

Manila, Philippines—The PBA All-Star Game will be held in Baguio, either in Baguio or in Manila. The PBA All-Star Game will be held in Baguio, either in Baguio or in Manila. The PBA All-Star Game will be held in Baguio, either in Baguio or in Manila.

SPORTSWATCH

Red Jags Celebrity Cup

Manila, Philippines—The Red Jags Celebrity Cup will be held in Manila, either in Manila or in Baguio. The Red Jags Celebrity Cup will be held in Manila, either in Manila or in Baguio. The Red Jags Celebrity Cup will be held in Manila, either in Manila or in Baguio.

Danceport till tomorrow

Manila, Philippines—The Danceport till tomorrow will be held in Manila, either in Manila or in Baguio. The Danceport till tomorrow will be held in Manila, either in Manila or in Baguio. The Danceport till tomorrow will be held in Manila, either in Manila or in Baguio.

Daveal game PBA series

Manila, Philippines—The Daveal game PBA series will be held in Manila, either in Manila or in Baguio. The Daveal game PBA series will be held in Manila, either in Manila or in Baguio. The Daveal game PBA series will be held in Manila, either in Manila or in Baguio.

Big start by LGSM eagles

Manila, Philippines—The Big start by LGSM eagles will be held in Manila, either in Manila or in Baguio. The Big start by LGSM eagles will be held in Manila, either in Manila or in Baguio. The Big start by LGSM eagles will be held in Manila, either in Manila or in Baguio.

They lift Bombers past Stags; Lions up

Manila, Philippines—The Bombers will be held in Manila, either in Manila or in Baguio. The Bombers will be held in Manila, either in Manila or in Baguio. The Bombers will be held in Manila, either in Manila or in Baguio.

Manila, Philippines—The Bombers will be held in Manila, either in Manila or in Baguio. The Bombers will be held in Manila, either in Manila or in Baguio. The Bombers will be held in Manila, either in Manila or in Baguio.

Manila, Philippines—The Bombers will be held in Manila, either in Manila or in Baguio. The Bombers will be held in Manila, either in Manila or in Baguio. The Bombers will be held in Manila, either in Manila or in Baguio.

Manila, Philippines—The Bombers will be held in Manila, either in Manila or in Baguio. The Bombers will be held in Manila, either in Manila or in Baguio. The Bombers will be held in Manila, either in Manila or in Baguio.

Pasa relents...

Manila, Philippines—The Pasa relents... will be held in Manila, either in Manila or in Baguio. The Pasa relents... will be held in Manila, either in Manila or in Baguio. The Pasa relents... will be held in Manila, either in Manila or in Baguio.

Manila, Philippines—The Pasa relents... will be held in Manila, either in Manila or in Baguio. The Pasa relents... will be held in Manila, either in Manila or in Baguio. The Pasa relents... will be held in Manila, either in Manila or in Baguio.

Eagles go for third win

Manila, Philippines—The Eagles go for third win will be held in Manila, either in Manila or in Baguio. The Eagles go for third win will be held in Manila, either in Manila or in Baguio. The Eagles go for third win will be held in Manila, either in Manila or in Baguio.

Manila, Philippines—The Eagles go for third win will be held in Manila, either in Manila or in Baguio. The Eagles go for third win will be held in Manila, either in Manila or in Baguio. The Eagles go for third win will be held in Manila, either in Manila or in Baguio.

Hail Hamilton

Manila, Philippines—The Hail Hamilton will be held in Manila, either in Manila or in Baguio. The Hail Hamilton will be held in Manila, either in Manila or in Baguio. The Hail Hamilton will be held in Manila, either in Manila or in Baguio.

Manila, Philippines—The Hail Hamilton will be held in Manila, either in Manila or in Baguio. The Hail Hamilton will be held in Manila, either in Manila or in Baguio. The Hail Hamilton will be held in Manila, either in Manila or in Baguio.

Manila, Philippines—The Hail Hamilton will be held in Manila, either in Manila or in Baguio. The Hail Hamilton will be held in Manila, either in Manila or in Baguio. The Hail Hamilton will be held in Manila, either in Manila or in Baguio.

Manila, Philippines—The Hail Hamilton will be held in Manila, either in Manila or in Baguio. The Hail Hamilton will be held in Manila, either in Manila or in Baguio. The Hail Hamilton will be held in Manila, either in Manila or in Baguio.

Shell chess to Luneta

Manila, Philippines—The Shell chess to Luneta will be held in Manila, either in Manila or in Baguio. The Shell chess to Luneta will be held in Manila, either in Manila or in Baguio. The Shell chess to Luneta will be held in Manila, either in Manila or in Baguio.

SPECTATOR

Manila, Philippines—The SPECTATOR will be held in Manila, either in Manila or in Baguio. The SPECTATOR will be held in Manila, either in Manila or in Baguio. The SPECTATOR will be held in Manila, either in Manila or in Baguio.

AFS

Manila, Philippines—The AFS will be held in Manila, either in Manila or in Baguio. The AFS will be held in Manila, either in Manila or in Baguio. The AFS will be held in Manila, either in Manila or in Baguio.

Loans to property sector rising

By Dennis C. Durbin

PHILIPPINE banks are starting to register interest in the volatile property sector, after the regional downturn that triggered the international credit crunch.

The Bangko Sentral ng Pilipinas (BSP) yesterday in its quarterly report on the property sector said that the industry's total assets rose by 1.3 percent to P26.5 billion in the second quarter of 2004. The BSP said that the industry's total assets rose by 1.3 percent to P26.5 billion in the second quarter of 2004.

The BSP said that the industry's total assets rose by 1.3 percent to P26.5 billion in the second quarter of 2004. The BSP said that the industry's total assets rose by 1.3 percent to P26.5 billion in the second quarter of 2004.

from the previous quarter. The BSP said that the industry's total assets rose by 1.3 percent to P26.5 billion in the second quarter of 2004.

The BSP said that the industry's total assets rose by 1.3 percent to P26.5 billion in the second quarter of 2004. The BSP said that the industry's total assets rose by 1.3 percent to P26.5 billion in the second quarter of 2004.

The BSP said that the industry's total assets rose by 1.3 percent to P26.5 billion in the second quarter of 2004. The BSP said that the industry's total assets rose by 1.3 percent to P26.5 billion in the second quarter of 2004.

The BSP said that the industry's total assets rose by 1.3 percent to P26.5 billion in the second quarter of 2004. The BSP said that the industry's total assets rose by 1.3 percent to P26.5 billion in the second quarter of 2004.

The BSP said that the industry's total assets rose by 1.3 percent to P26.5 billion in the second quarter of 2004. The BSP said that the industry's total assets rose by 1.3 percent to P26.5 billion in the second quarter of 2004.

by and in the capital of real estate companies. The combined investments in commercial papers and equities amounted to P11.7 billion or 9.9 percent from a year ago and 1.8 percent higher than a quarter ago.

In terms of asset quality, the sector's past due ratio rose slightly from 21.9 percent from 21.8 percent last quarter. This was due to the 1.5 percent rise in past due ratio of real estate companies from 1.5 percent in the second quarter of 2004.

The BSP said that the industry's total assets rose by 1.3 percent to P26.5 billion in the second quarter of 2004. The BSP said that the industry's total assets rose by 1.3 percent to P26.5 billion in the second quarter of 2004.

The BSP said that the industry's total assets rose by 1.3 percent to P26.5 billion in the second quarter of 2004. The BSP said that the industry's total assets rose by 1.3 percent to P26.5 billion in the second quarter of 2004.

The BSP said that the industry's total assets rose by 1.3 percent to P26.5 billion in the second quarter of 2004. The BSP said that the industry's total assets rose by 1.3 percent to P26.5 billion in the second quarter of 2004.

Deposit Amount (in pesos)	Term / Current Interest Rates (%)		
	30-60 days	61-90 days	1 year
100,000 - 499,999	5.25	5.50	6.50
500,000 - 999,999	6.00	6.25	7.50
1,000,000 - 4,999,999	7.25	7.50	8.00
5 million and up	7.50	7.75	8.50

Source: BSP's quarterly financial report. Interest rates are subject to change without notice. Rates are for deposits in Philippine pesos only. Rates for deposits in foreign currencies are subject to BSP's approval.

Visit any of our 121 PSBank Branches nationwide.

ERC grants loan write-off plea of 9 electric co-ops

By Richard M. No

THE ELECTRICITY Regulatory Commission recently approved the applications of nine electric cooperative (EC) to have their loans reclassified, a move that would result in a 75 percent reduction in their 75 percent interest rate.

Chairman of the Commission (ERC) Electric Cooperative (EC) will enjoy the high rate savings from the move as their electricity rate will be reduced by 75 percent from 75 percent to 18.75 percent.

The nine ECs are: 1. Electric Cooperative (EC) will enjoy the high rate savings from the move as their electricity rate will be reduced by 75 percent from 75 percent to 18.75 percent.

The nine ECs are: 1. Electric Cooperative (EC) will enjoy the high rate savings from the move as their electricity rate will be reduced by 75 percent from 75 percent to 18.75 percent.

The nine ECs are: 1. Electric Cooperative (EC) will enjoy the high rate savings from the move as their electricity rate will be reduced by 75 percent from 75 percent to 18.75 percent.

The nine ECs are: 1. Electric Cooperative (EC) will enjoy the high rate savings from the move as their electricity rate will be reduced by 75 percent from 75 percent to 18.75 percent.

The nine ECs are: 1. Electric Cooperative (EC) will enjoy the high rate savings from the move as their electricity rate will be reduced by 75 percent from 75 percent to 18.75 percent.

The nine ECs are: 1. Electric Cooperative (EC) will enjoy the high rate savings from the move as their electricity rate will be reduced by 75 percent from 75 percent to 18.75 percent.

The nine ECs are: 1. Electric Cooperative (EC) will enjoy the high rate savings from the move as their electricity rate will be reduced by 75 percent from 75 percent to 18.75 percent.

The nine ECs are: 1. Electric Cooperative (EC) will enjoy the high rate savings from the move as their electricity rate will be reduced by 75 percent from 75 percent to 18.75 percent.

The nine ECs are: 1. Electric Cooperative (EC) will enjoy the high rate savings from the move as their electricity rate will be reduced by 75 percent from 75 percent to 18.75 percent.

The nine ECs are: 1. Electric Cooperative (EC) will enjoy the high rate savings from the move as their electricity rate will be reduced by 75 percent from 75 percent to 18.75 percent.

The nine ECs are: 1. Electric Cooperative (EC) will enjoy the high rate savings from the move as their electricity rate will be reduced by 75 percent from 75 percent to 18.75 percent.

The nine ECs are: 1. Electric Cooperative (EC) will enjoy the high rate savings from the move as their electricity rate will be reduced by 75 percent from 75 percent to 18.75 percent.

The nine ECs are: 1. Electric Cooperative (EC) will enjoy the high rate savings from the move as their electricity rate will be reduced by 75 percent from 75 percent to 18.75 percent.

The nine ECs are: 1. Electric Cooperative (EC) will enjoy the high rate savings from the move as their electricity rate will be reduced by 75 percent from 75 percent to 18.75 percent.

The nine ECs are: 1. Electric Cooperative (EC) will enjoy the high rate savings from the move as their electricity rate will be reduced by 75 percent from 75 percent to 18.75 percent.

The nine ECs are: 1. Electric Cooperative (EC) will enjoy the high rate savings from the move as their electricity rate will be reduced by 75 percent from 75 percent to 18.75 percent.

The nine ECs are: 1. Electric Cooperative (EC) will enjoy the high rate savings from the move as their electricity rate will be reduced by 75 percent from 75 percent to 18.75 percent.

The nine ECs are: 1. Electric Cooperative (EC) will enjoy the high rate savings from the move as their electricity rate will be reduced by 75 percent from 75 percent to 18.75 percent.

The nine ECs are: 1. Electric Cooperative (EC) will enjoy the high rate savings from the move as their electricity rate will be reduced by 75 percent from 75 percent to 18.75 percent.

The nine ECs are: 1. Electric Cooperative (EC) will enjoy the high rate savings from the move as their electricity rate will be reduced by 75 percent from 75 percent to 18.75 percent.

The nine ECs are: 1. Electric Cooperative (EC) will enjoy the high rate savings from the move as their electricity rate will be reduced by 75 percent from 75 percent to 18.75 percent.

For optimal performance in your enterprise network, trust D-Link's revolutionary Switches to lead the way.



DGS-3226S
24-port 10/100 Mbps Managed Stackable
Full Ethernet Switch with Gigabit SFPs (Standard)

FREE
Php 1,000
S&H gift certificate

Php 22,190

DGS-1008D
8-port 10/100/1000 Mbps
Unmanaged Gigabit Ethernet Switch

FREE
2 units of
DGE-530T-1

Php 11,880

DGS-1008D
8-port 10/100 Mbps
Unmanaged Gigabit Ethernet Switch

Php 1,650

DGS-1016D
16-port 10/100 Mbps
Unmanaged Gigabit Ethernet Switch

Php 3,880

DGS-1024D
24-port 10/100 Mbps
Unmanaged Gigabit Ethernet Switch

Php 7,700

DGS-1026D
26-port 10/100 Mbps
Unmanaged Gigabit Ethernet Switch

Php 14,000

Hurry, our promo starts July 19 till August 31, 2004 only!
Make the switch to D-Link now!

Gov't reviews position on steel tariff

By Richard M. No

THE SECRETARY OF Trade and Industry last week said that the government is reviewing its position on the steel tariff, which has been set at 10 percent since the 1990s.

The government is reviewing its position on the steel tariff, which has been set at 10 percent since the 1990s.

The government is reviewing its position on the steel tariff, which has been set at 10 percent since the 1990s.

The government is reviewing its position on the steel tariff, which has been set at 10 percent since the 1990s.

The government is reviewing its position on the steel tariff, which has been set at 10 percent since the 1990s.

The government is reviewing its position on the steel tariff, which has been set at 10 percent since the 1990s.

The government is reviewing its position on the steel tariff, which has been set at 10 percent since the 1990s.

The government is reviewing its position on the steel tariff, which has been set at 10 percent since the 1990s.

Authorized Distributors

Phil-Data
Business Systems Inc.

PHIL-DATA BUSINESS SYSTEMS, INC.
1000 N. 10th St., Suite 100, San Jose, CA 95128

UPLINK
Business Systems Inc.

UPLINK INFORMATION SYSTEMS, INC.
1000 N. 10th St., Suite 100, San Jose, CA 95128

PHIL-DATA BUSINESS SYSTEMS, INC.
1000 N. 10th St., Suite 100, San Jose, CA 95128

PHIL-DATA BUSINESS SYSTEMS, INC.
1000 N. 10th St., Suite 100, San Jose, CA 95128

PHIL-DATA BUSINESS SYSTEMS, INC.
1000 N. 10th St., Suite 100, San Jose, CA 95128

PHIL-DATA BUSINESS SYSTEMS, INC.
1000 N. 10th St., Suite 100, San Jose, CA 95128

MOTORIZING

New Honda Civic competes with national technology to 2007 (Globe) or 2007 (Globe)

Editor: Cesar G. Mangenoy



ELMO 1.
Civic's 3.0 V6
engine shared
with the federal
150.



ELMO 2. Civic shares with 1.5 V6
at 1,800 rpm.

There is a jostling for position in this crowded automotive segment

ENTRY OF BIG ENGINES

3 'sumos' to spice up 3L V6 sedan clash

By Teo R. Selzer

THREE MORE of the carries. Although the 3-liter V6 sedan segment is a small market, it is considered influential (read: moneyed). Still, there is a jostling for position in this crowded automotive segment, what with European and American models—the Benz, the BMW and the Ford—all lumped into some small brackets.

In any case, are Japanese companies leading their own "sumo wars"? Japan is an already crowded market. Apart from the shift on to the 3-liter V6 engine displacement in price, there remains a simple and straightforward: Even if this market is saturated, buyers here will look for us for the bank. There you have it. It's in the pricing between Japanese and European brands.

For the observer who's into details, the 3-liter European brands will stand out from the rest, of course, since they target the slightly more upscale buyer in terms of brand preference, outlook, usage and taste.

Well, because of the engine displacement, all 3-liter cars are now basically the same, and there all of them would see you back in the seven-digit range, buyers of 3L cars look for ways to be able to get your value for every digit added to the price tag. How you may drive a "sumo" but it grows with a German accent and means like a 3L sedan.

Competition heating up

Now the competition among the Japanese 3L sedans is heating up. Just last week, Nissan beat Toyota and Honda to the draw by unveiling its 3L Civic 3.0 V6. Keeping no secrets, Toyota followed suit with its 3L Civic 3.0 V6, and Honda is expected to introduce a 3L Civic 3.0 V6 in the near future.

"A person who buys a luxury Japanese vehicle looks at value for money. There are not many who pay for a 3-liter European car—whether it's an SUV or a passenger sedan," said Nissan Motor Philippines Inc. manager for marketing and product planning Raymond B. Trinidad.

Trinidad added that the Civic 3.0 V6 V6 engine, at P1.45 million, helps set the volume up for the car industry. People are looking for bigger engines now, he observed.

Word of the "bigger is better" thinking is in the competition sales between Toyota's 2.4-liter Camry and its 2.4-liter counterpart. Though the two have the same available and specifications except for the engine, the 2.4-liter sold at least as well as the 2.4-liter, as the buyers accounted for 50 percent of all Camry sales.

Courageous move

Nissan's marketing study for the Civic 3.0 V6 led to the introduction of its 3-liter variant ahead of all the others. Nissan's marketing move is to gain just due to its belief that the Civic's features could, indeed, go head-to-head in the 3L V6 market.

Placing a 3.0-liter V6 engine in the biggest change in the Civic ever. The Civic 3.0 V6's V6 engine pumps out 220hp at 5,800 rpm and 20.5 kg-m of torque at 3,800 rpm. The 3.0-liter V6 engine belongs to the V6 family of engines. The V6 is an engine that is also shared with the federal 150.

Civic's asking price, at P1.45 million, is P200,000 more than the Nissan Civic 3.0 V6. The engine generates maximum power of 211 hp at 5,800 rpm—an increase of 55 hp from the previous model.

Premium luxury brand

Civic has a 5-speed automatic transmission. The 3.0-liter V6 engine is also a 3.0-liter engine powered by the 3.0L V6 4-cylinder 16 valve VTEC engine. The 3.0L V6 4-cylinder 16 valve VTEC engine has a 3,800 rpm and a max torque of 20.5 kg-m at 3,800 rpm.

"We're elevating the position of the Civic already from the premium sophisticated luxury to a premium luxury brand because it's a flagship model," said Toyota public affairs officer R. Selzer.

Introduced in 2002, Civic gained the 3L V6's share of the mid-range luxury segment in the Japanese car market in 12 years.

Saving its best for last

For the 3L V6, the 3.0 V6 engine is the best for last.

"We're bringing out the (Nissan 3.0L V6), and we'll be the last for the 3L V6," said Toyota's deputy head for marketing and sales. Though he would reveal no more

about the new brand, Toyota asserts that Honda's presence in this segment would still be 30%.

But he puts this segment into perspective. "The brand and nature of Honda would still be there than our focus is engine displacement than the brand," he stressed.

LIFESTYLE

Native 'kakanin' losing out to fast food

Instead of traditional food, Silaynons are now selling hamburgers and spaghetti

OF ALL the places in Nigeria, the focal market of Nkya City is where one can find the special people called *monogabghid*. They are small families in the barangays that cook and sell native delicacies like *pinene*, *lutan*, *kolokody* *harta*, *hinta*, *puti* *lison*, *amutan* *ad* *phid* and *mbete*. But there are a changing breed.

Some of them are obviously losing interest in native decoration and are starting to cook spaghetti and other fast-food items, which perhaps dilute the traditional flavor very much.

Lyle B. Swanson, president of the Oregon Cultural Foundation Inc., expressed the sentiment of the filipinos. "Our mentalities are really changing, and we have to do something to save the filipinoizing (traditional) foods of Hilo. They're making fruit pies and spaghetti now," he

THE CONSUMER

Marked as Reference



said. To prove her point, she brought us to The Manhattan's kitchen and then telling us of the hotel attack.

The most striking influence of fast fashion was evident everywhere, in the market, the native Indonesians were still able to mix with handwoven sarongbats, gamut, thong, banyan and other popular fast food items. Fashion is a plastic container and represents both aphantasy of the traditional life and business life.

Some time ago, Gaudin said she approached officials of the Association of Negro Producers, organizers of the big Nigerian trade fair at the IM Westmall, to arrange a booth.



that would decrease the native dependence of Vilay. That way, she said, the *mutapitak* of Vilay would be encouraged to produce more native dishes instead of spaghetti and meat sauce.

"It is time to initiate a revival of Elley judo-club and drawing the traditional food industry into a tourist attraction in Elley," Gambia pointed out. "We quite agree with her that something has to be done to save the dying, unprofitable sector."

Words of praise

From Lou Loper, of loper@tllhghs.com: "I wish to say that all companies only pay lip service to good customer relations. Many food establishments have pre-consumer policies when there are food complaints, so we experienced."

We cited the following establishments: *Manley's* (Chicken French for replacing a pizza with purely home crust; Kentucky Fried Chicken, St. Joseph branch only; *Rodriguez's* (French, for replacing the chicken wings that mistakenly added to a delivery despite a specific request not to include them); and *Ross Restaurant's* (Mexican branch, for not charging him for a pizza with a substantial amount).

Mark Holliman

Spay Kaymerl, head of the Standard Chartered Bank's consumer banking department, sent this reply to a reader who complained about the bank's telephone line for customer help:

*Make from our customer service helpline 8781111, we have added the following numbers to efficiently accommodate those with 87812311 for more efficient card and personal loan applications; 8781433 for cardholders adding their balance, sending supplementary card; 8781230 for settlement of late payments, charges, interests; and 8781288 for other branch queries.

Customers can e-mail inquiries to msc@mscpharm.com, or call toll-free 1-800-775-1111 (Sclero) and 0800-9022111 (Pimar). Personal advice and help is also available on the bulletin site and they get from the bank. It contains new codes for particular queries such as applications, statement requests, etc.

For comments and complaints about our site, call 800-FED-1000, Dept. of Finance and Public Management/Service Quality Head Department at 878/6666.

Customer alternatives customers-to know that service helpline 800-1111 received 200,000 calls last month on various concerns including products, account balance, statement, application status and VSE clarification. On a busy day, to add, the helpline got over 12,000 calls during the peak hours from 10 a.m. to 3 p.m.

Principal results

A Cottontail Vine method holder wasn't so dumb, the company felt their prompt response to her question. She says that has always been one of the things the editors about the book—they were fast to respond, and promptly to put concerns raised. One local bank, she notes, has not responded satisfactorily to a question she sent last year.

Credit card tips

Our mortgage advisors who requested summaries offered to send information to credit card holders interested to read "helpful information on credit card use." (Please don't forget to send target coverage with adequate postage stamps. Write to BIC at 757 J.R. Road, Mahwah, NJ.)

E-mail the author at regis@maths.uq.edu.au

Buy peanut butter for video discount

BUYERS of your 1990 Nissan Maxima will get a 15-minute document on the recently released video of the "Stray Bullet" movie in front of all outlets of Nissan-USA until Aug. 30.

The movies, a blend of fantasy, action, drama, with school special effects of officers, narrates Jeremy Campbell, Rachel Furberwood and Jason Smith.

HQW is also in style the Japanese way. Full table set up in Yurakuen where there are no bar or counter tables.

LIFE STYLE

Food & Wine/Philippines.com.ph
Special Advertising Section/Philippines.com.ph
1994 (Photo of all photos)



Yurakuen Diet
Slimming Coffee

The New Blend of Natural and Synthetic Fat-Burners with 100% Natural Caffeine.

Yurakuen Diet Slimming Coffee is a powerful fat-burner that helps you lose weight without the need for dieting or exercise.

Yurakuen Diet Slimming Coffee is available in 100g and 200g packets.

Yurakuen Diet Slimming Coffee is available at all major supermarkets and health food stores.

Where prime ministers dine

Text by Rita Perdomo
Photos by Cynthia Rodriguez

THE JAPANESE who frequent Mimila can claim that paradise exists after dining at Yurakuen, the in-house restaurant at the only Japanese hotel in the Philippines, the Mimila Diamond on Roxas Boulevard.

Not only does Yurakuen, which literally translates into "paradise area," serve top Japanese haute-cuisine and business salons for business, traditional Japanese food and service when away from home but it can also claim to have had Prime Minister Yasuhiro Nakasone, Yasuhiro Mori, Eisaku Sato, and Ryutaro Hashimoto for guests. Japanese ambassador Hajime Yano is also a regular guest.

Waguchi, who has been general manager of Yurakuen for 11 years, managed restaurants in the prestigious Kinokuniya and Yokuo domains in Japan before moving to the Philippines. Chief Executive Isiguro, now 54 years old, has been cooking since the age of 14 and worked for major hotels in Tokyo and Nagoya.

price in shipping up before in Yurakuen. It seems there is a result of experience and quality involved in Yurakuen.

A tip-off that comes out by the way is a hint for the service in there is much more attentive to the Japanese dining culture table from the delicious food.

Detail-oriented

Attention to detail is a most inherent in the Japanese, and a focus in the restaurant's surroundings, interiors, even the elegant glassware. At the entrance of the restaurant is a tall glass chandelier hanging from the ceiling in a striking view of a mini water fall and built green landscaping. The marble suggests to him, the cultural values, the essence of the restaurant and the detail have all been imported from Japan.

Even more interesting is that all the services are women. In the Japanese, men are always served by women, "says Waguchi. This is not gender discrimination but rather due to the simple reason that women possess pleasant, dainty hands and have that "special touch."

This is also an important element in dining. The Japanese usually wear their hands with

Word is out that Mimila Diamond Hotel's Yurakuen best authentic Japanese cuisine in town



SALMON Sashimi



SAVE P21,000 **SLIMMERS WORLD**

If you're not fat all over, don't slim all over.

Lose centimeters only where you need to.

P40 per day

Our medically proven BBO DYNAMIX is guaranteed to help you lose weight from 10 to 20 lbs in 6 weeks.

LIFETIME MEMBERSHIP NO INTEREST
Free all meals
No monthly dues. No joining fees.
FITNESS HOTLINE 8873533
CELLPHONE 09178884744

PERMANENT LASER HAIR REMOVAL
Get rid of unwanted hair forever at the lowest price in the Philippines.

Other treatments: Ultrasound, Thermo, Laser, Cryo, etc.

FREE SKIN HOTLINE 8871331
CELLPHONE 09164099312

CALL US

www.slimmersworld.com.ph
help@slimmersworld.com.ph

ALABING: 09178884744
BANGKOK: 09178884744
Cebu: 09178884744
Davao: 09178884744
Iloilo: 09178884744
Luzon: 09178884744
Manila: 09178884744
Mindanao: 09178884744
Nagasaki: 09178884744
Osaka: 09178884744
Seoul: 09178884744
Singapore: 09178884744
Taipei: 09178884744
Tokyo: 09178884744
Yokohama: 09178884744

